



FAIRNESS COMMISSION SUPPORTING PAPERS

6.00PM, THURSDAY, 18 FEBRUARY 2016

FRIENDS MEETING HOUSE, SHIP STREET, BRIGHTON

PRESENTATIONS MADE TO THE COMMISSION

1	EVIDENCE TO THE FAIRNESS COMMISSION 18 FEBRUARY 2016	1 – 84
(a)	National Housing Federation – Victoria Moffett	1 - 10
(b)	Fair & Equitable Housing Development – Stephen Hill	11 - 52
(c)	Our London – Levent Kerimol	53 - 76
(d)	Brighton & Hove Energy Services Co-operative	77 - 84

National Housing Federation

Victoria Moffett

External Affairs Manager (South East)

What I'll cover

- The links between housing and inequality
- Housing need in Brighton and Hove
- What housing associations do
- Housing associations' plans to provide low cost housing
- Challenges and opportunities in the new political environment and how housing associations are overcoming them
- Our recommendations to the Fairness Commission

Housing need in Brighton and Hove

- In the South East, 19,180 fewer homes built than were needed from 2014-2015
- 819,000 new households by 2037
- Average house in 2014 was 12.4 times average salary (£26,718)
- Average private rent £1,103
- 27.5% of housing benefit claimants are in work
- Higher costs and lower earnings compare to region and nation

What do housing associations do?

- Provide homes across all tenures
 - House 5 million people
 - Build new homes, including 50,000 last year – 40% of all new homes
 - Invest in communities
 - Aim to do even more
-
- For every £1 invested by the taxpayer, housing associations put in £6 of their own funds

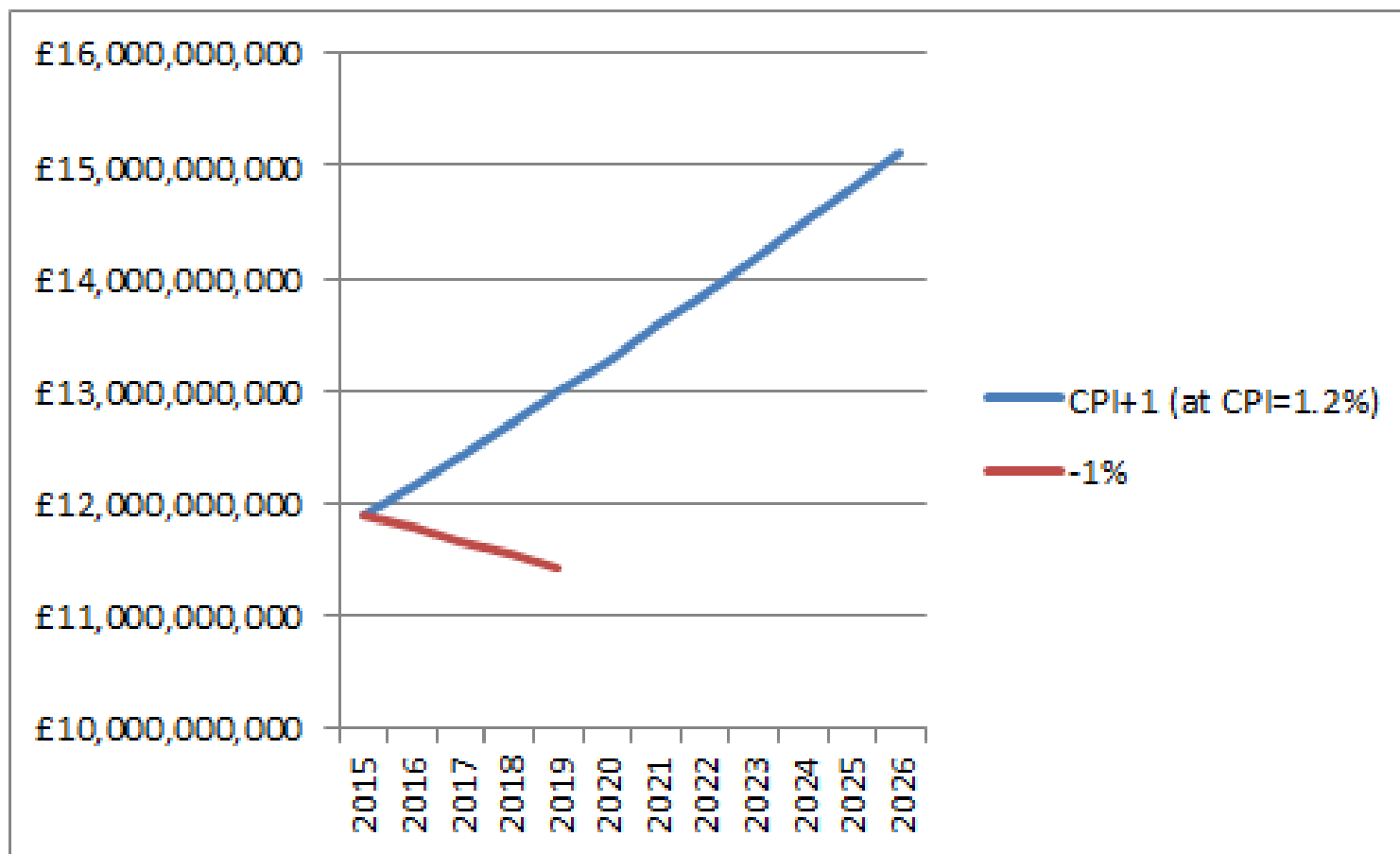
Housing associations in Brighton and Hove

- Low cost rented housing – 7,446 homes
- Low cost homeownership options
- Homes for market rent and sale
- £28m contributed to local economy
- 537 full time equivalent jobs in the area
- Community projects and healthcare provision

Challenges in the new political environment

- Cuts to social rents
- Extending the Local Housing Allowance to social housing providers
- Office of National Statistics' ruling

Cuts to social rents



Opportunities in the new political environment

- Funding for shared ownership properties - £4bn for 135,000
- Funding for 100,000 for homes at 'affordable rent' and 'rent to buy'
- Public land to be released for 160,000 homes

Responding to the opportunities and challenges

- Changing strategies
- Offering innovative housing products
- Implementing the Voluntary Right to Buy
- Calling for deregulation

Our recommendations to the Fairness Commission

**NATIONAL
HOUSING
FEDERATION**

- Work with housing associations as strategic partners



Churchill Fellow
@StephenHillFP

1 Fair Housing and Equitable Development

*Brighton & Hove
Fairness Commission
February 18th 2016*



Stephen Hill
UK Cohousing Network
National CLT Network



Collective Custom Build:
Cohousing
Community Land Trusts

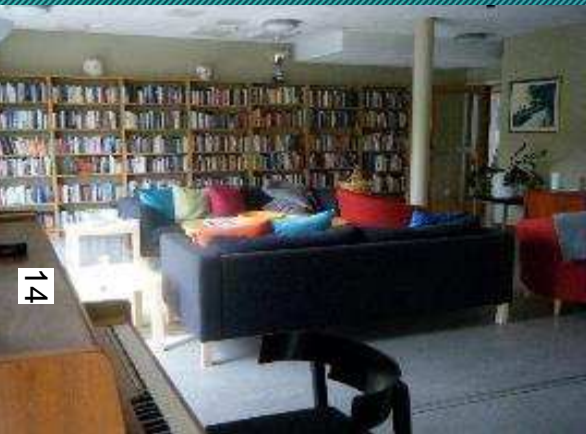
Co-production of homes
and neighbourhoods



REALLY?

Cohousing for everyone!

What is cohousing about?



- Living collaboratively
- Living more sustainably
- Sharing space, time, skills and...stuff
- Combating loneliness
- Respecting privacy

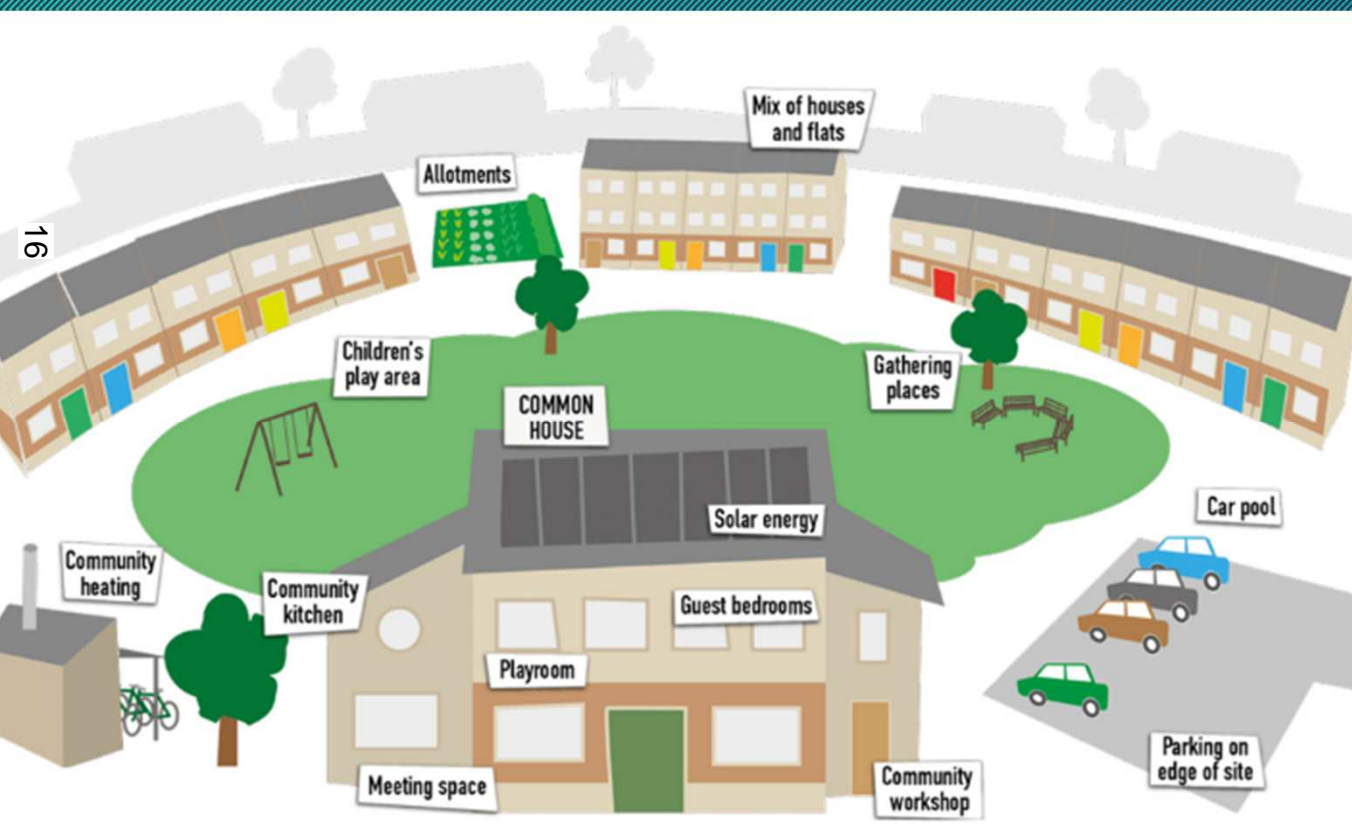
Cohousing is... planning for the way we want to live



- Set up and run by people who live there
- Residents are involved in the design process from outset
- About creating a community
- 'Design process' itself facilitates community living
- Not about 'grand designs'



A typical Cohousing community?



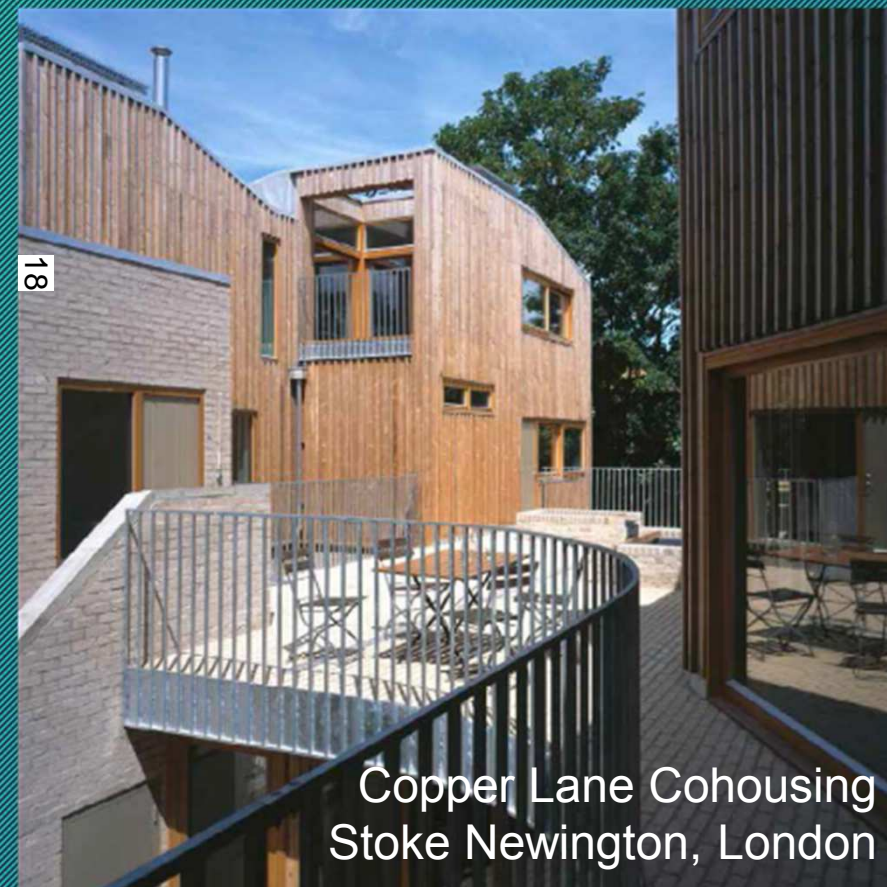
- 8 to 40 households
- Horizontal/consensus decision making
- Smaller homes, with access to shared facilities
- Placemaking and stewardship

Cohousing is flexible...and adaptive



- New build, renovation of existing property, or set up in the street where you live
- Different legal models
- Different forms of ownership and renting
- Intergenerational, communities of interest or age specific.
- Hard work (not 'difficult'), but incredible places to live.

State of cohousing in the UK



- 75 plus groups in development
- 18 operating cohousing communities
- 4 groups starting on site this year
- 12 Senior Cohousing Groups
- Strong media interest - Cohousing identified as one of 'Top 10 Solutions' to housing crisis
- 25% annual increase searches for cohousing on Zoopla

Growing affordable cohousing in the UK

The Cohousing National Conference 2015

Friday 6 November 2015 • 10am–5pm
Signing Tree Conference Centre • Birmingham B16 8SZ

For anyone wanting to find out more about cohousing or how to create a community – as well as for people already living in cohousing

www.cohousing.org.uk
#cohousingconf15



Organised by the UK Cohousing Network with the support of:



3 year development plan

- action research programme with partners
- new projects and services related to housing and choices of older people
- 'cohousing-where-you-are', retrofitting homes and neighbourhoods
- support infrastructure for groups and partners

Big Lottery Accelerating Ideas

- investment to identify partners, projects and processes for the action research programme.

UKCN Strategic Plan 2016-18

ESRC 'Collaborative Housing' Seminar



“The return of relational housing”

**Housing Learning and
Improvement Network
conference March 2016**

Housing with Care

Hw

Issues from the **customers’ perspective**:

- Future cuts to welfare benefits/State funding
- “Run-outs” for care charges (i.e. residents who “run out” of savings and become entitled to public funding)
- More owner-occupiers seeking social rented HWC
- Most new HWC being private or mixed-tenure
- More HWC residents self-funding housing, support & care

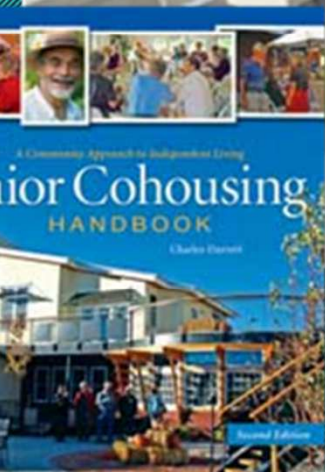


UNITE
SEPARATELY
IN YOUR OWN HOMES

UKCN CROWDSOURCED MANIFESTO 2015!

- Genuine and permanent affordability for all
- Rental as well as ownership
- More working with other community housing organisations
- Open to more diverse range of people
- Reaching people who have never heard of cohousing (or coops or CLTs) but want what they can offer

OWCH, Barnet – Enabled development with housing association



On site



Mixed tenure rent & leasehold flats
Work 'with' Hanover HA Over-55's

Cambridge Cohousing, Massachusetts

Self-developed mixed funded/tenure with Housing Authority



- # 42 homes completed in 1998
- # First urban cohousing project in NE USA
- # Combines middle income housing aspiration and voluntary effort to provide a mixed tenure cohousing environment, with:
 - Cambridge Housing Authority funded affordable housing, with occupancy strictly tied to income
 - Resident run charity with 2 apartments one for people with learning/developmental difficulties and one for their carers.

affordability crisis for middle income households



"Our own homes are becoming increasingly unaffordable."

Finding new members on 'normal' modest incomes may get much more difficult.

We didn't put in any controls on resale prices, so potential new members could easily be priced out by the 'hot market' in Cambridge and Boston."

Norma Wessels, Co-founder member



Find out more...and join us!

www.cohousing.org.uk

Anna Kear, Executive Director

UK Cohousing Network

anna@cohousing.org.uk



A CLT must...

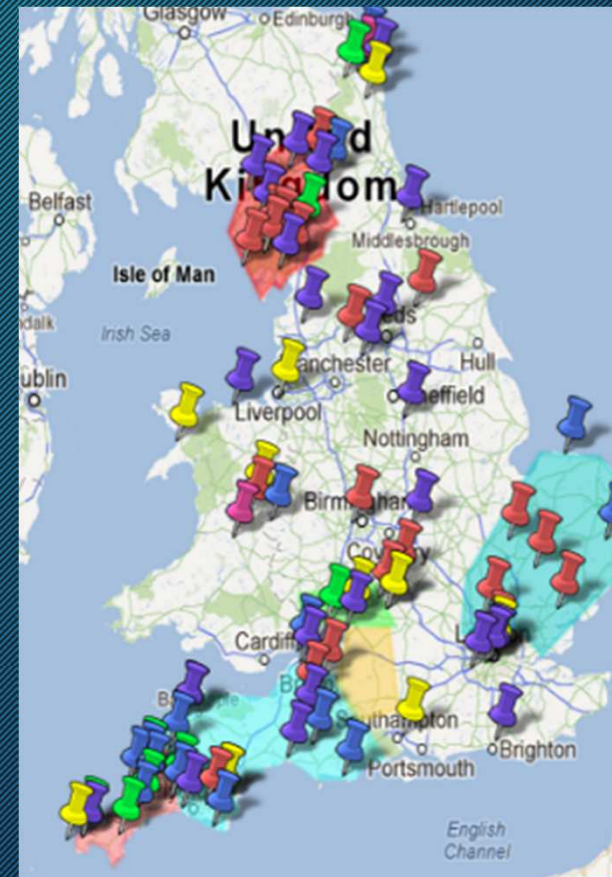


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Further the **economic, social and environmental** interests of a local community by **acquiring and managing land** and other assets to:

provide **benefit to the local community**
ensure that the assets are **not sold or developed except** to benefit the local community

Housing & Regeneration Act 2008, Cl. 79



A CLT must...



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201

ensure that:

- any profits from its activities will be used to **benefit the local community**
- individuals who live or work in the specified area have the opportunity to become members of the trust ...**others can also become members**
- the members of a trust **control** it.



07 Cornwall CLT Programme

5+ homes completed

10+ in the pipeline



Unique partnerships...

enabling district councils,
their communities, local landowners,
Carnegie UK Trust & a housing association



Average house price

£650,000

Market value

£360,000

Cost with land

£120,000

Shared Equity

33%

Affordability 'in perpetuity'

"It's more important that I have a home in the place that I grew up in, where my family are, where I work, than make a lot of money out of my house"
Charlie

St. Minver CL

Community Leadership and Enabling Partners

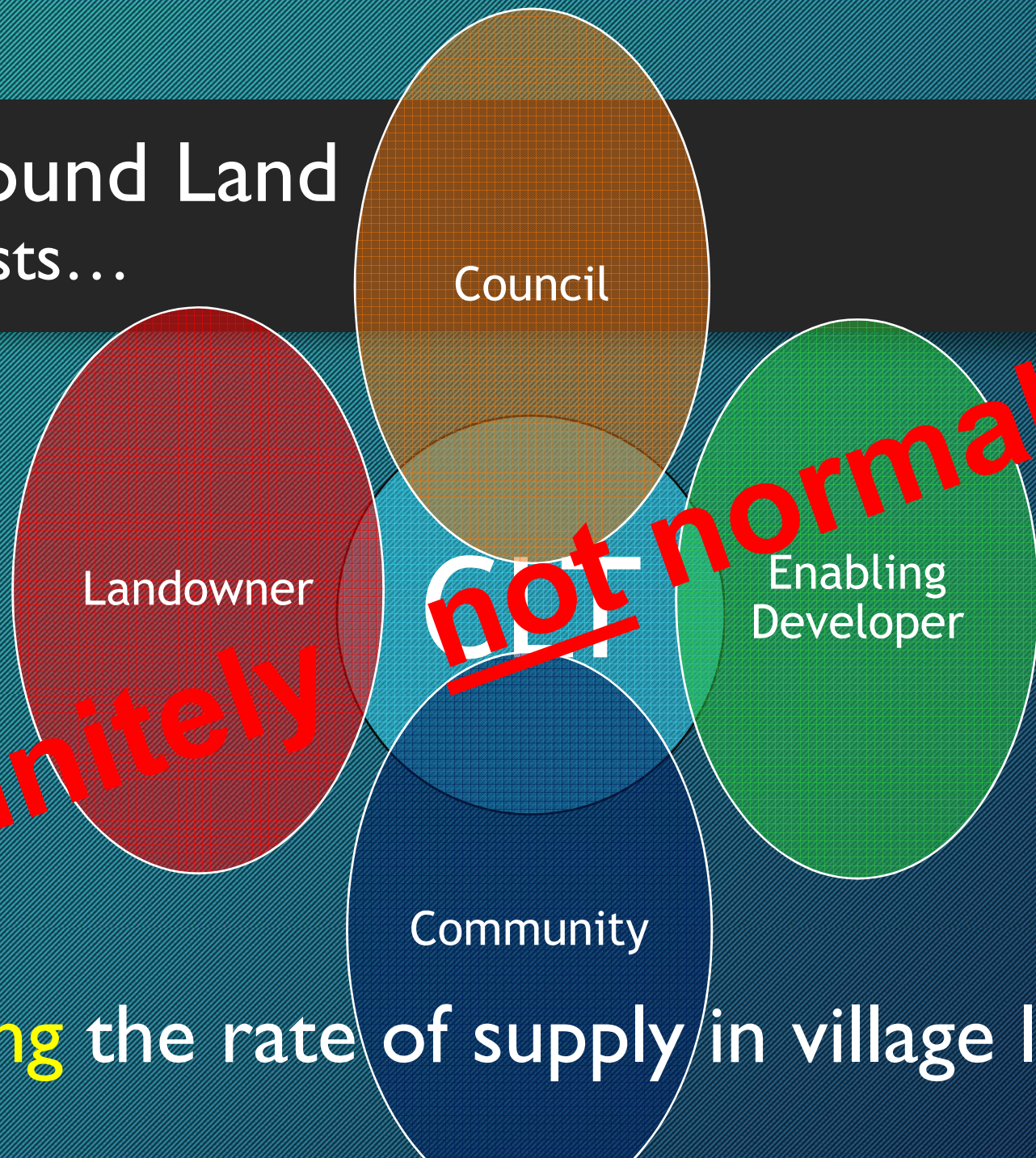


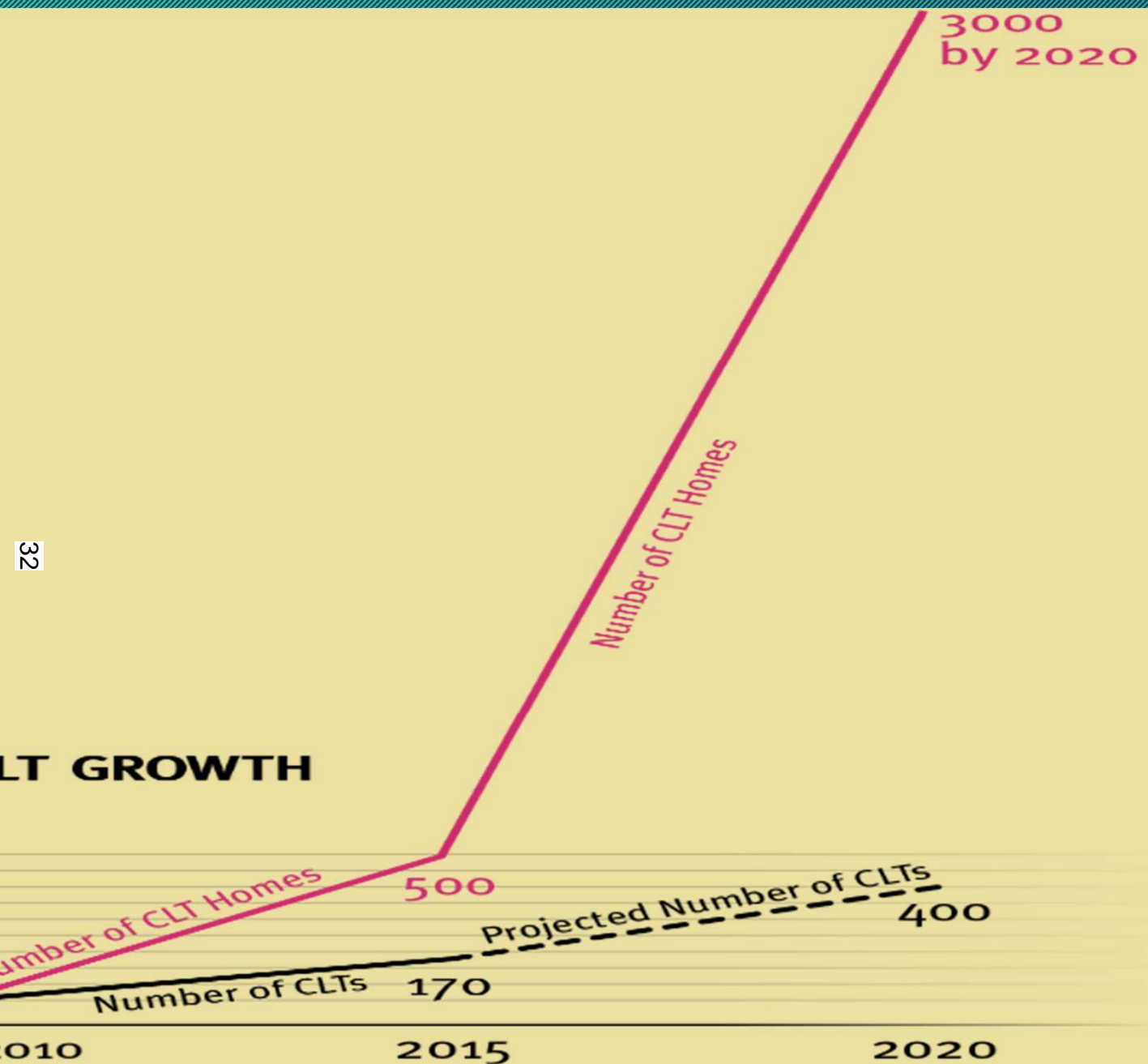
- Cornwall Council £4m Revolving Fund
- Programme momentum
- Capital and revenue cost recovery

Political lobbying...show, not tell
CLT Fund *'See it and Believe It'*



Partnerships around Land
Alignment of interests...





...CLTs have
been getting
on with it
regardless...
till now!

Brixton Green CLT

This is the borough's **No. 1 regeneration priority project**

Leader of Lambeth Council



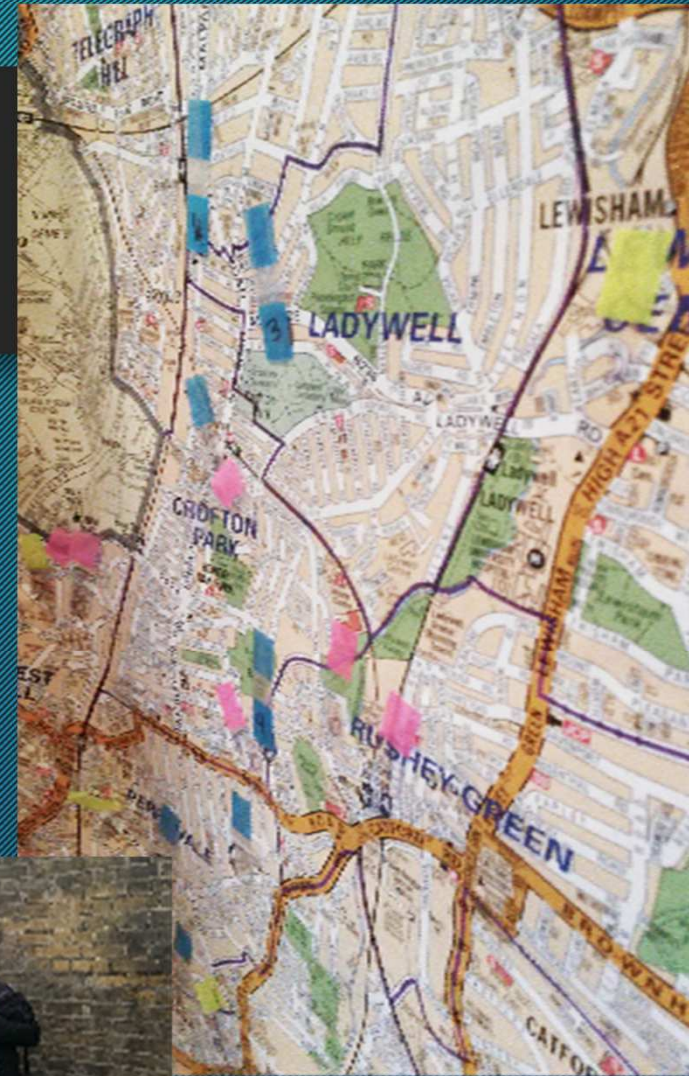
Stitching the neighbourhood back together, with housing, jobs, culture, health & social care centre and youth programmes



Tessa Jowell
Patron
Brixton Green
CLT

THINKING SMALLER...

- Estate Infill... *“too small for us to spend time on”*
- ³⁴Community Right to Build
- Neighbourhood Plans
- Church Sites
- London Citizens' **Land Watch** ...neighbourhood walks in Lewisham



East London CLT, St Clement's Community Organising made it happen



**Listening
Campaigns
and holding
politicians to
account:**

Communities
should be able to
take more
responsibility
for their own
areas.



Housing must be **really
affordable...** based on w
local people actually ear



253 new homes 23 Limited Equity homes

- 35% Affordable - Social Rent (Peabody) & Intermediate Sale (ELCLT)
- Sale and Resale formula sets values
- Linked to local median incomes c.£30k pa
- Was about 50% Market Value...now nearer 25%



Ricardo
Square

Added value of a CLT ?

Community Consent... positive support and active involvement

Community wanted MORE homes...+15%

Community Meantime Use Festival

Faster planning permission in exactly a year from Community Planning event

Unanimous approval at Planning Committee

Community Foundation for **long term stewardship** and neighbourhood regeneration



Urban CLT Programme 2014-16

Support 20 demonstration CLTs
Advocate for urban CLTs
Address the barriers to urban CLTs
Design replicable delivery models
Demonstrate versatility
and persistence

Political narrative

Citizens under threat
...being priced out
or actively displaced by
development or gentrification

The logo features a stylized globe within the letter 'O' of the word 'OAK'.
FOUNDATIONS

Brighton & Hove

Bristol: City...Lawrence Weston

Hastings

Leeds

Lewes

DEVELOPMENT
WITHOUT
DISPLACEMENT



COMMUNITY + LAND + TRUST:



AMERICA GROUND HASTINGS

ROBERTSON ST ★ TRINITY TRIANGLE

WHITE ROCK ★ PIER

A strong case



Community Land Trusts **build new homes...**
and they want to build them now.



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Community Land Trusts **create housing opportunities...**
they can win over local people who are otherwise opposed to new
housing, and can bring forward land that would not otherwise be
developed for housing.



A strong case



Community Land Trusts **build homes that people can afford and will always be able to afford...** the homes built are genuinely affordable to rent or buy, based on what people actually earn in an area, and will remain affordable for this and future generations.



AVERAGE PRICE OF A
FLAT IN THE BOROUGH
OF TOWER HAMLETS
= £471,080



PRICE OF A TWO
BEDROOM FLAT FROM
EAST LONDON CLT
= £181,111



PRICE OF HOMES FROM EAST LONDON
CLT AT ST CLEMENTS ARE LINKED TO
MEDIAN INCOME.

TOTAL ANNUAL HOUSING COST WILL BE
NO MORE THAN ONE THIRD OF MEDIAN
INCOME (CURRENTLY £31,378)

(assumes one income earner for a one bedroom flat
and 1 and 1/3 income earner for a two bedroom flat)

A strong case



Community Land Trusts **create a resilient house building industry**... they are small and medium sized providers of housing and are important customers to SME house builders.



Community Land Trusts **bring innovation** to house building... they are not using the same tried and tested models of building housing, but take innovative approaches to raising finance and engaging people in housing.



What's **special** about CLTs?

- Re-democratising housing and land markets
- Humanising social and physical change
- Genuine and permanent affordability
- Long term responsibility for place
- Social & technical creativity & innovation
- Civic Partnerships: citizens and state achieving more than they could on their own



Find out more...and join us!



www.communitylandtrusts.org.uk

Catherine Harrington, Director

Catherine@communitylandtrusts.org.uk

020 3764 184

Facebook: Community Land Trusts – National CLT Network
[@community_land_trusts](#)

Main barriers: Hard work to get and co-ordinate land, project finance, mortgages, professionals and construction, culture...

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**All development is
95% PERSEVERANCE!**

Challenges for Policy Makers



- Lack of capital and structure in 'self-build' and SME sector
- Gap in funding market for pooling and converting equity into capital and revenue
- Access to land and price of land
- Power of established corporate interests
- Political reserve about the personalisation of action for basic needs... shelter, food and energy



Vision for London



Empowering people and communities to deliver

The Mayor should build on existing work to support individuals and communities wishing to build their own homes by creating a '**Community and Self-Build Support Hub**'.
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Bring together information, support and **professional advice**, as well as **funding** for Self/Custom-build, Co-operatives, CLTs and Cohousing.

Most importantly, the Mayor should **actively and publicly promote these options** by planning for and **allocating public land** to them, identify funding options, and provide support for planning and development via the Hub.



***“Weirdy...
they are
not normal.”***

Ward Councillor (from
the **Big Society** Party)
at Planning Committee





or Sale/Rent
LT Home

...and enjoy a
normal life

...in a **neighbourly**
place, with people you
know...with **money left**
over for food, heating,
transport, clothes
holidays, school trips, and
other stuff that you can
buy in shops.



**or Sale/Rent
LT Home**

*“We are renting privately
in Stepney.*

*Our two kids are in the
local school.*

We want to stay here...

*We aren't interested in
making money.*

We just want...

security and certainty

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Citizen inspired housing

Housing policy as we have not known it



Read more **‘PROPERTY, JUSTICE AND REASON’**

<http://stephenhillfutureplanning.blogspot.co.uk>

A light grey background featuring a faint, stylized map of London's street network.

OUR LONDON

COMMUNITY COMMISSIONED NEIGHBOURHOODS

LEVENT KERIMOL

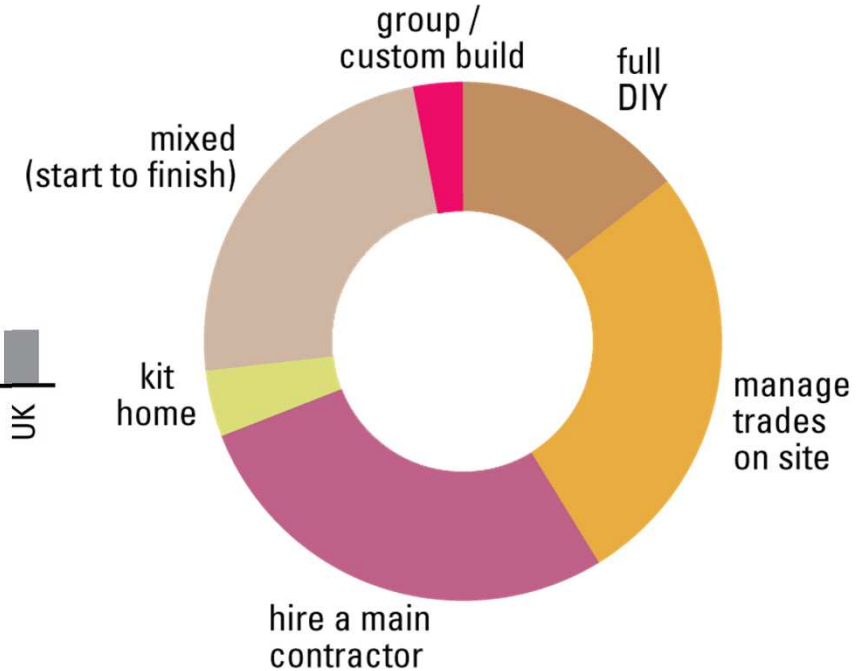
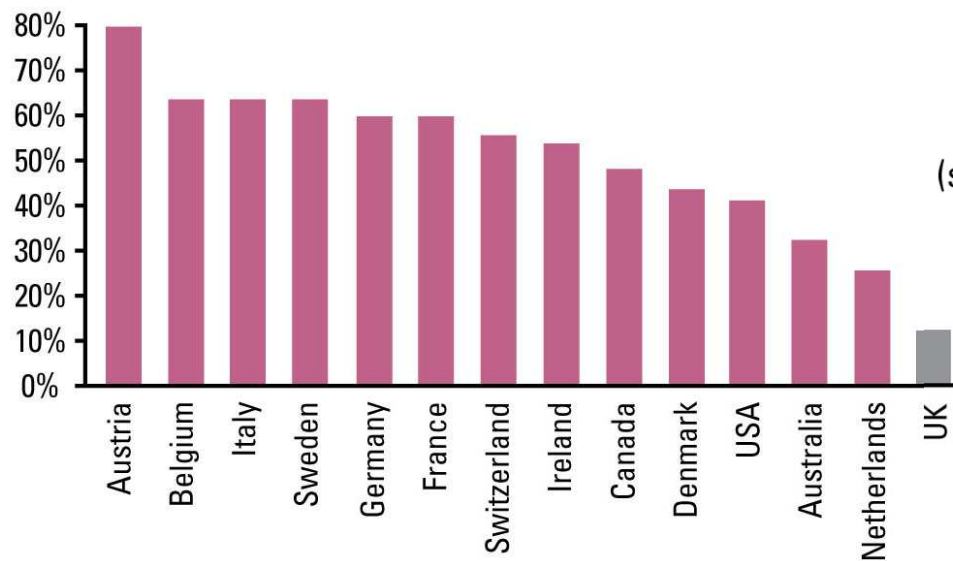
www.ourlondon.org.uk

FIRST, WHAT DO WE MEAN BY SELF-BUILD?



SELF BUILD

Middle income retired / high income family
Detached 4 bed house often on a rural site



“future resident controls development”

CUSTOM BUILD

**Land wholesale to retail
selling individual (serviced) plots with
(outline) permission**

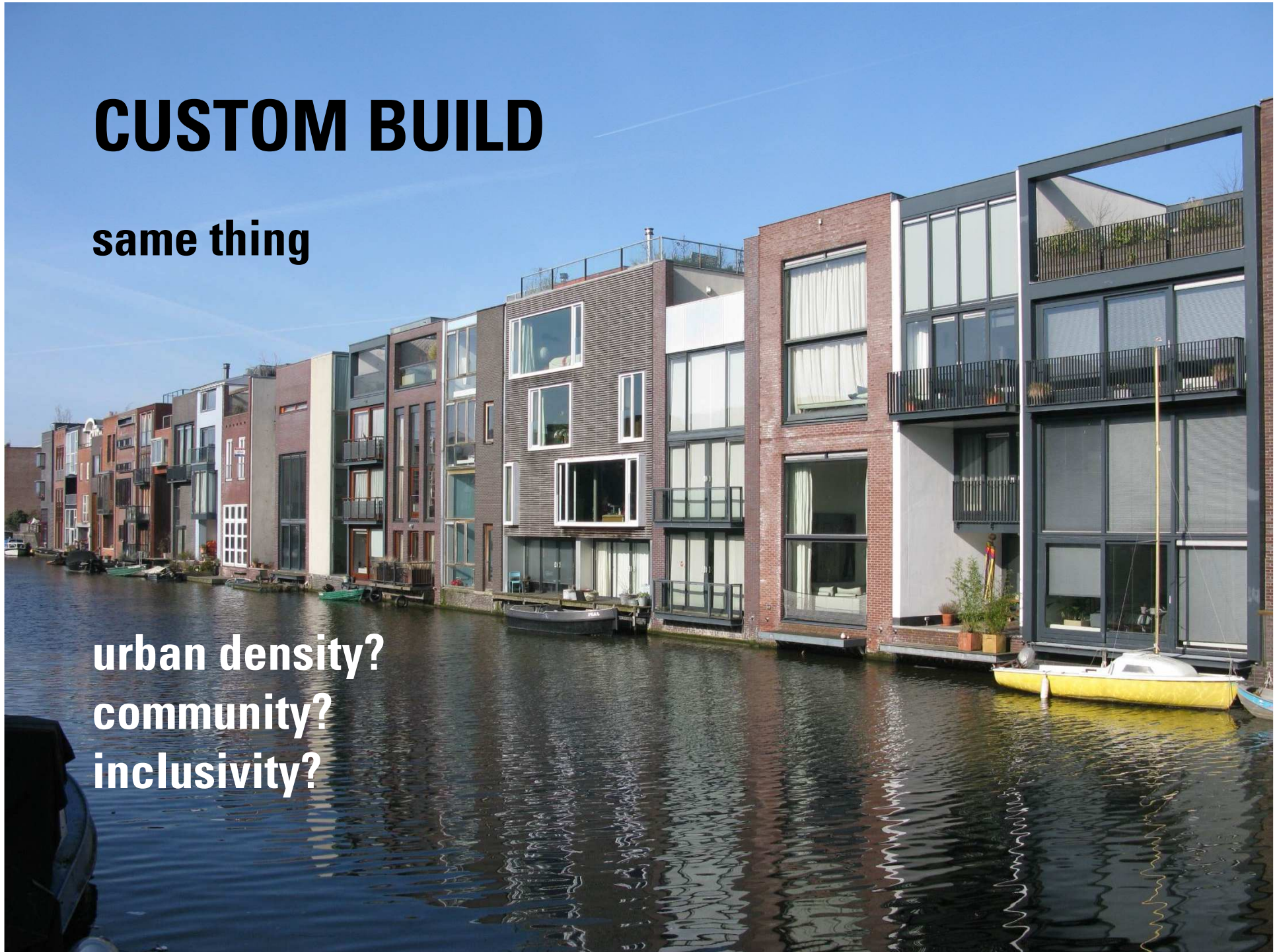
**urban density?
community?
inclusivity?**



CUSTOM BUILD

same thing

urban density?
community?
inclusivity?



CUSTOM BUILD

Customised

urban density?
community?
inclusivity?

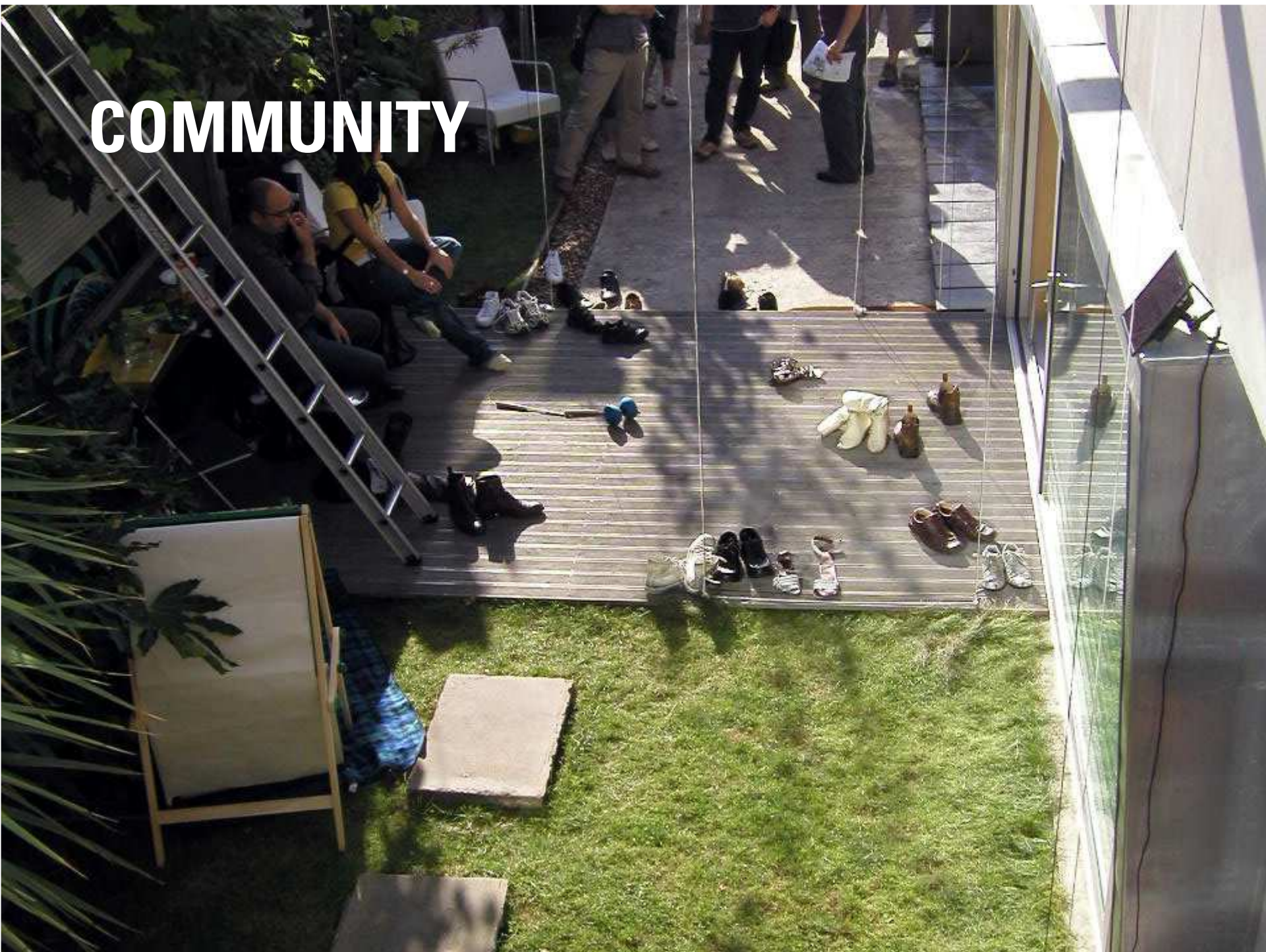


CUSTOM BUILD

Self-finish / shell




COMMUNITY



VAUBAN, FREIBERG



A light gray background featuring a white line map of a city street grid, with various street patterns and intersections visible.

**As facilitators we work with
boroughs, landowners and groups of
people to help them jointly develop
their own housing**

**COMMUNITY ENGAGEMENT, PROJECT
MANAGEMENT, PLANNING, REGENERATION,
DESIGN STRATEGY, HOUSING ARCHITECTURE**

CHURCH GROVE



ENGAGE INTERESTED RESIDENTS

Communicate clearly

Understand ambitions, and capacity

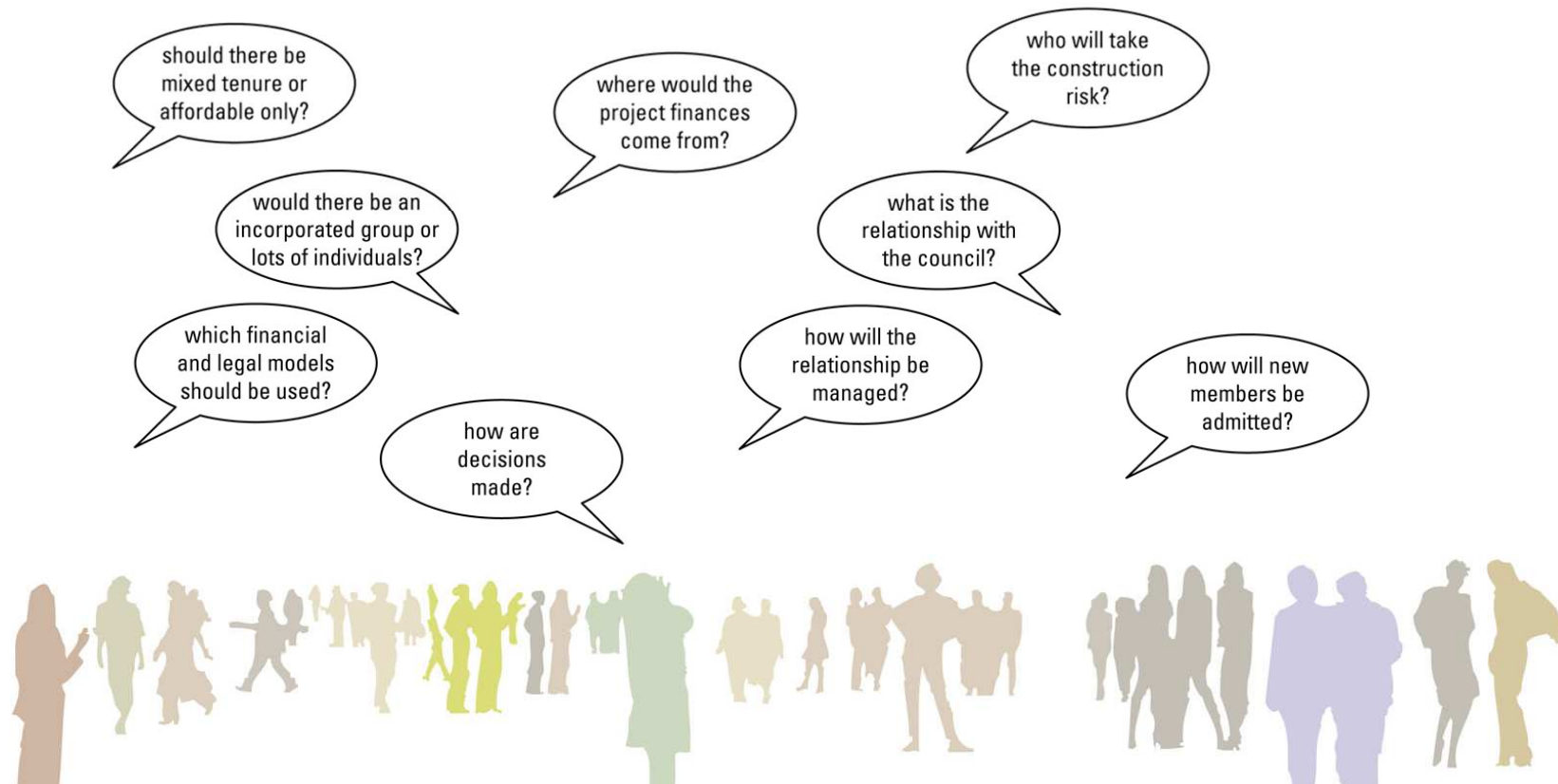


EXPLORE DELIVERY OPTIONS

We explore different models and definitions

We craft and structure models to suit particular project priorities.

We arrange and establish the right conditions.



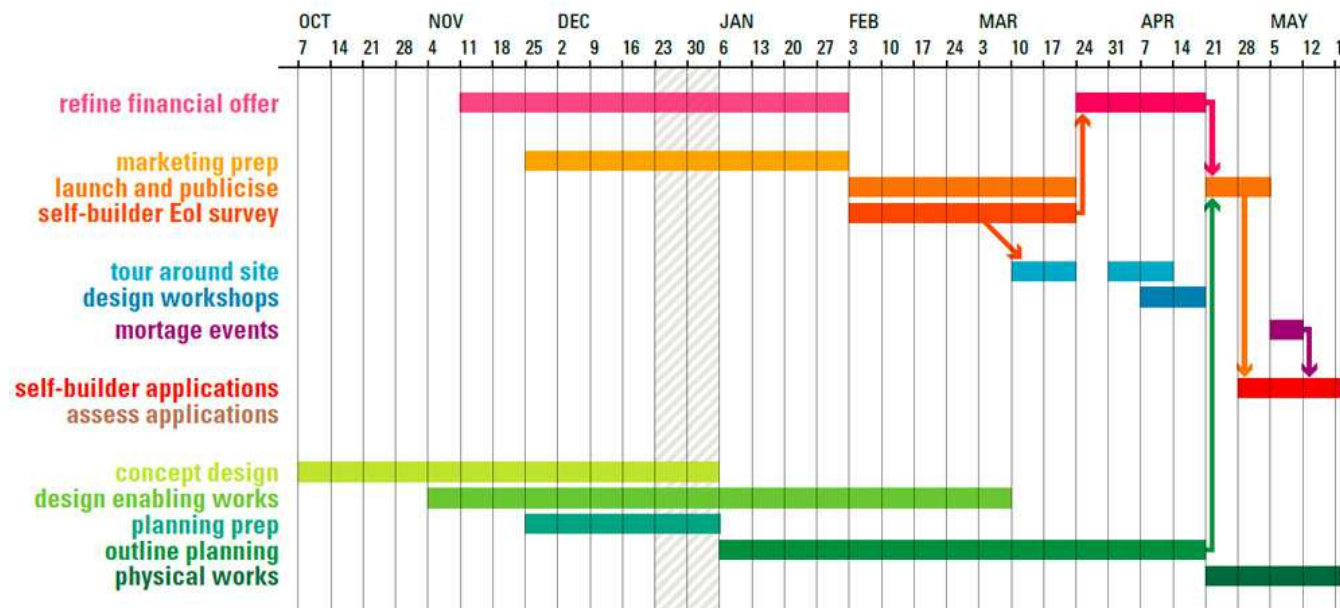
PROJECT COORDINATION

project management,

feasibility, due diligence, valuation,

reporting, briefing, approvals,

procuring a "non-profit community-led self-build enabler"



CHURCH GROVE PROPOSAL FROM RUSS



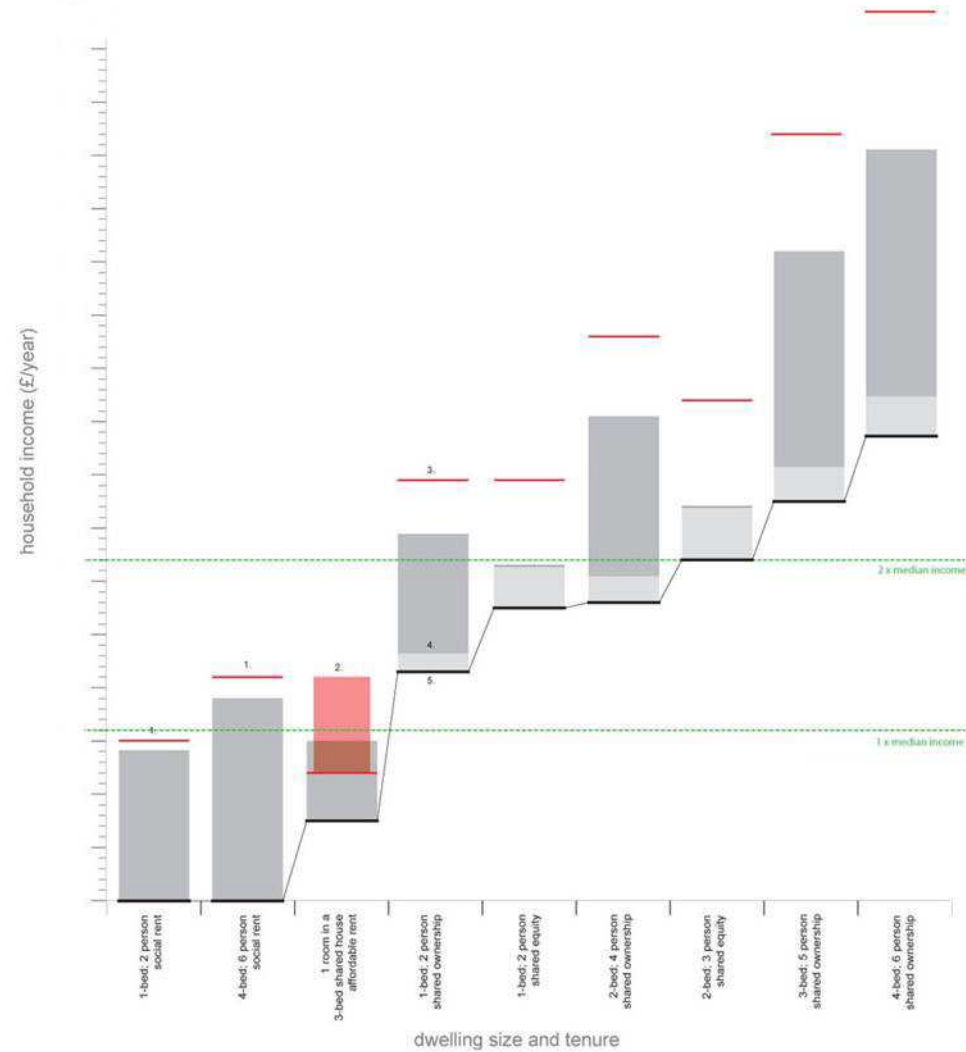
RUSS IS A CLT

key

- Minimum income required to affordably access equivalent property in the open market (or access a 'normal' social rented dwelling)
- Minimum access thresholds for RUSS homes.
- Range of minimum incomes required to affordably access given property type on a given tenure in RUSS proposals; top of band represents the level of income required to affordably 'buy in' at the maximum equity share purchase with no sweat equity saving; bottom of the band represents the level income required for the minimum equity share. Note that for shared-equity there is only one level of buy-in.
- Further lowering of affordability threshold if maximum self-build option is taken.

notes

1. RUSS's social rented homes will be highly energy-efficient and therefore more affordable to live in than other equivalent properties on offer.
2. Rooms in shared houses in the private rented sector are often restricted to single occupancy even if they are double rooms. RUSS will allow shared occupancy of its double rooms in shared flats. The Open Market marker here represents the range of private sector rents available for single-occupancy rooms.
3. Open Market threshold of access set my mortgageability - in London's open market, accessibility thresholds are defined by the level of income you need to access a mortgage rather than by the level of income you need to affordably cover any mortgage repayments and other housing costs. For 100% equity purchase with the minimum 10% deposit, the level of income required to access a mortgage is generally higher than that required to live in them affordably.
4. Minimum income required to live affordably in RUSS's shared-ownership homes - the threshold of access to a mortgage is actually a lot lower than this. This is due to the minimum level of equity required to 'buy in' to a property being set at 25% of its open market value.
5. The lowest threshold of access can be lowered further still if the household undertake the maximum amount of self-build possible.



USING SELF-BUILD

Decision Making, Design, Admin, Management and Maintenance

Different levels of self-build, so people can get involved regardless of physical ability or skills,

non-residents can volunteer to build too.



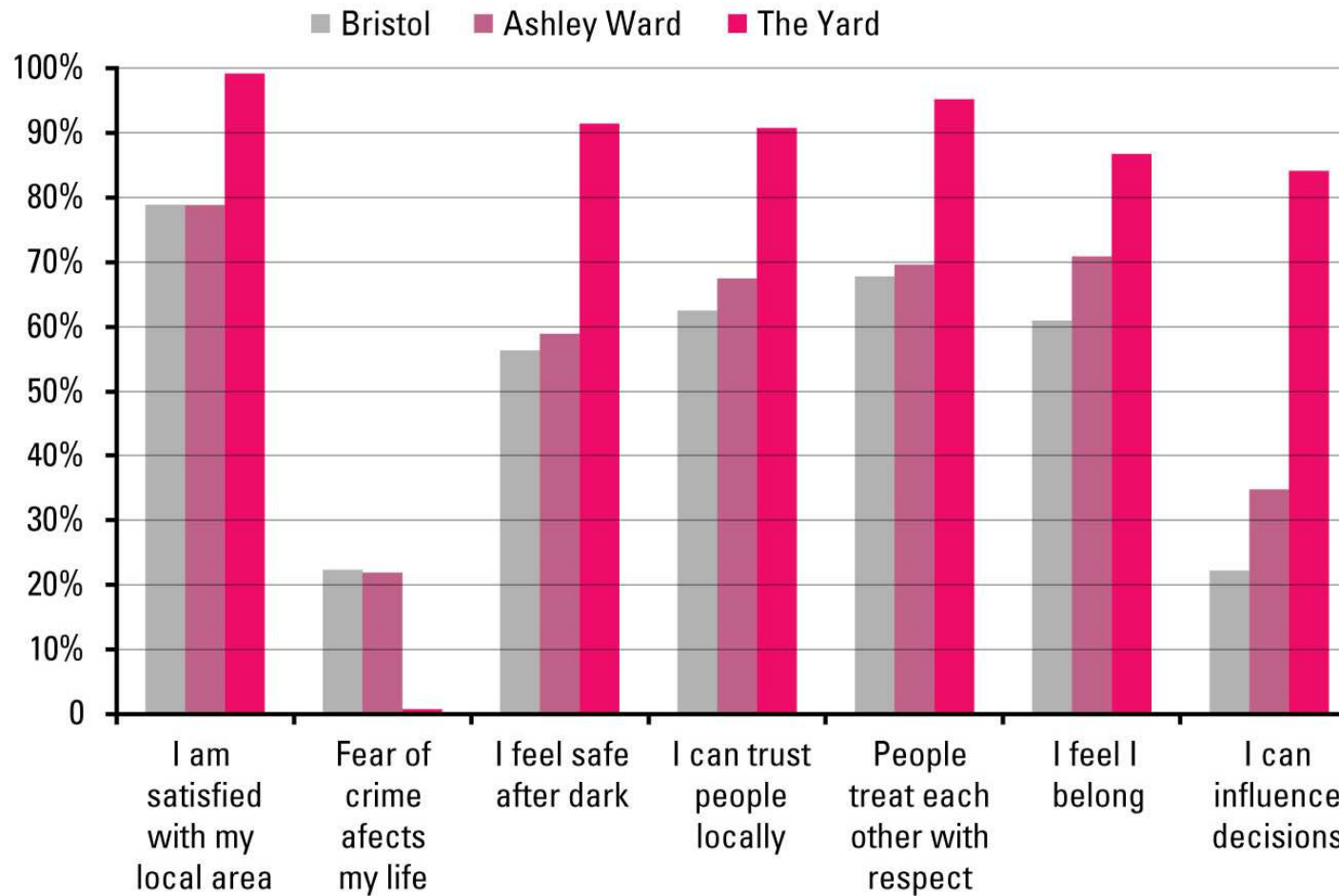
POTENTIAL BENEFITS

- Savings by putting in time into construction...
- Savings by pooling resources and sharing costs...
- Residents can retain development gains...
- Residents tend to adopt sustainable, better design...
- A long term view should mean more adaptable housing.
- Neighbours get to know each other before they move in.
- A greater sense of ownership means residents are likely to remain in the area and take care of the local environment.
- Personal freedom to shape one's life can raise confidence.
- Increase / diversify supply of high quality housing for the future



THE YARD, ASHLEY VALE, BRISTOL

POTENTIAL BENEFITS



Source: Emma Clark, Exeter University 2012




BE BOLD

Adopt policy and allocate land for group self build

**Prioritise housing with affordability and
community control**

Offer facilitator support for groups to craft models



**When future residents are at the
centre of development and
management, we can achieve
more successful
neighbourhoods for everyone.**

A light gray background featuring a faint, stylized map of London's street network.

OUR LONDON

COMMUNITY COMMISSIONED NEIGHBOURHOODS

LEVENT KERIMOL

www.ourlondon.org.uk



Brighton & Hove Energy Services Co-operative (BHESSCo)

Developing community energy projects, tackling fuel poverty:

empowering the community of Brighton & Hove.



- Who is BHESCo?
- Why do we need BHESCo?
- What does BHESCo do?
- Working in collaboration with government and private industry





Who are we?

BHESCo is a local community energy company set up to give the residents and businesses in Brighton & Hove the energy advice they need.

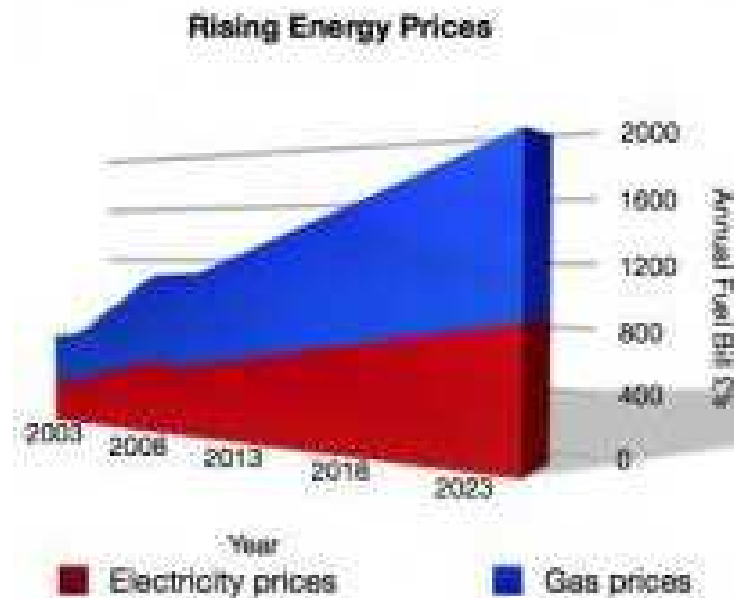
We also provide simple energy solutions, advice on switching energy providers, guidance on gas and heating bills and affordable alternatives to relying on major energy providers.

Our unique Energy Assessment Service provides advice & information on:

- energy efficiency measures (**keeping people warm**)
- energy savings/monitoring (**saving people money**)
- energy bills (**saving people time and money**)
- renewable energy generation (**solar, wind, CHP & biomass**)



Why is BHESCo needed?



- **12% of households (15,000) in fuel poverty**
- **75% of us pay too much**
- **Fuel poverty increasing 10% per year**
- **Transition from fossil fuels**

Source: BHESCO from OFGEM projections

Brighton & Hove Energy Services Co-op



130 people died in B&H in 2013 from winter cold, is this fair?





Collaboration with government and private industry

- Referral service
- Frontline worker training
- Affordable Energy assessment and installation service

Reduce our carbon emissions

Project Management

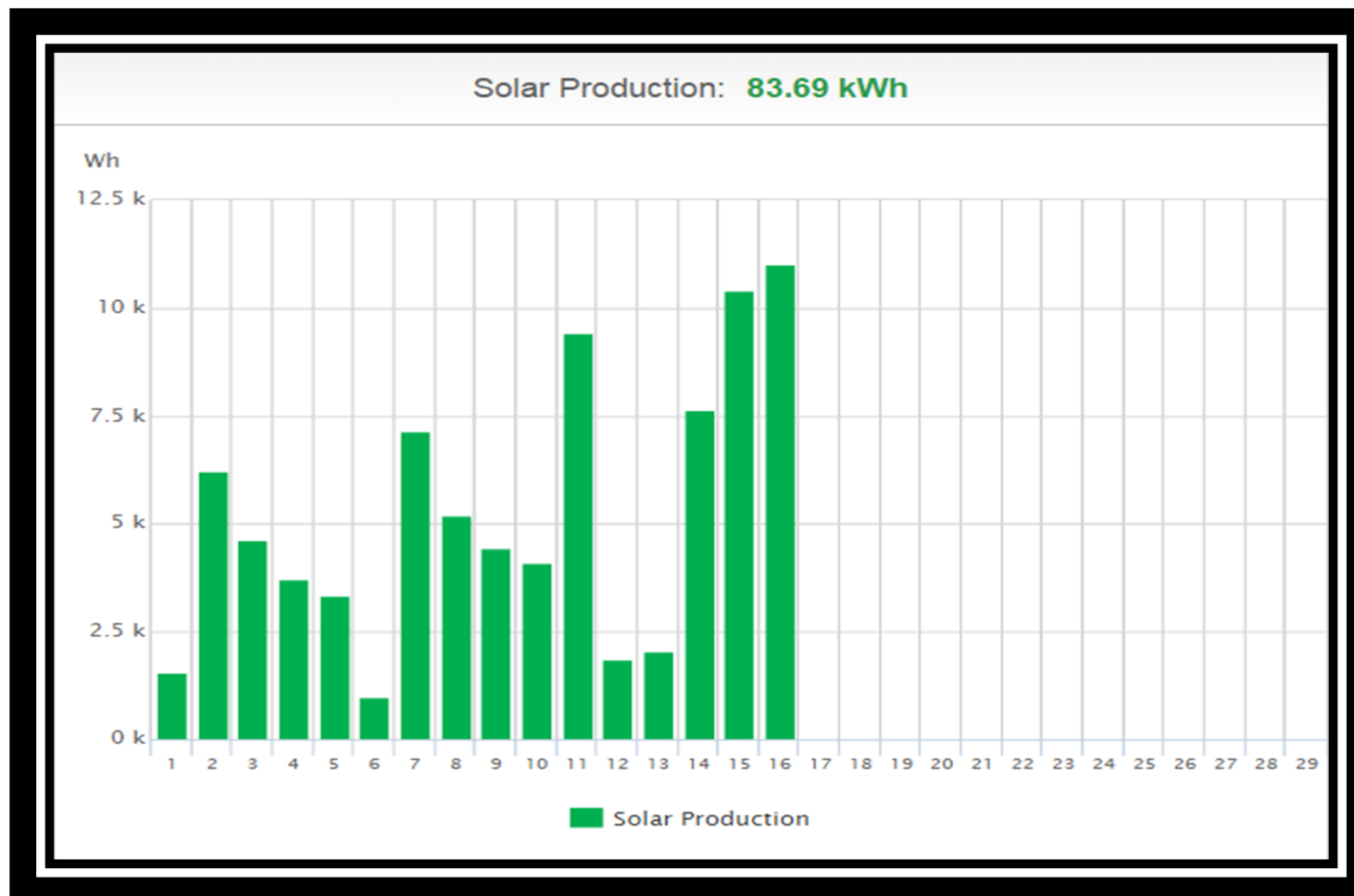
- Renewable energy – heat and electricity
- Energy efficiency



Brighton & Hove Energy Services Co-op



Our solar panels in North Laine, will generate 10% of the electricity requirement in February and is estimated to generate most of the electricity consumed in the summer.





Get in touch
Find out more

Web: www.bhesco.co.uk

Email: info@bhesco.co.uk

Telephone: 01273 766 671

Freephone: 0800 999 6671



BHESCo



@BHenergyservice

